

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: : Case No. 18- 10849 -TPA  
: (Chapter 13)  
STEVEN C. SEMENTELLI : Judge Thomas P. Agresti  
: :  
Debtor. : :  
STEVEN C. SEMENTELLI : Document No.  
: :  
Movant, : Related to Document No. 39, 46  
: :  
vs. : :  
: :  
BEST BUY CREDIT SERVICES, :  
CAPITAL ONE BANK (USA), N.A., :  
BY AMERICAN INFOSOURCE AS :  
AGENT, CITIBANK, N.A., :  
CITICORP CREDIT SERVICES, :  
DEPARTMENT STORES NATIONAL :  
BANK, C/O QUANTUM3 GROUP LLC, :  
DISCOVER FINANCIAL SERVICES, :  
JPMORGAN CHASE BANK, N.A., :  
NORTHWEST BANK, PORTFOLIO :  
RECOVERY ASSOCIATES, LLC, :  
QUICKEN LOANS, INC., :  
TENDTO CREDIT UNION, :  
UNITED REFINING COMPANY, :  
WIDGET FINANCIAL, :  
OFFICE OF THE UNITED :  
STATES TRUSTEE, AND :  
RONDA J. WINNECOUR, ESQ. :  
CHAPTER 13 TRUSTEE :  
: :  
Respondents. :  
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CONSENT ORDER CONFIRMING POST-PETITION FINANCING  
PURSUANT TO 11 U.S.C. § 1305(c)

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AND NOW, this 11th day of March, 2020, on  
consideration of the Motion of STEVEN C. SEMENTELLI for post-petition  
financing in accordance with 11 U.S.C. § 1305(c) through ALLY FINANCIAL,  
filed at Document No. 39, the parties have agreed, this date, as follows:

**NOW THEREFORE**, it is hereby **ORDERED, ADJUDGED and DECREED** that the request to allow Movant to obtain financing with ALLY FINANCIAL in the amount of \$18,454.00 plus associated fees and costs is APPROVED; repayment shall be over a seventy-five (75) month period at \$350.63 per month, at an annual percentage rate of twenty and ninety-nine hundredths (10.29%) percent;

The Debtor is expressly authorized to make post-petition payment(s) directly to ALLY FINANCIAL and shall not be required to file an amended Chapter 13 plan incorporating said payment(s); the parties further agree that the Movant shall provide timely proof of payment(s) on a monthly basis to the Chapter 13 Trustee and the Chapter 13 Trustee shall be permitted to collect the percentage fee on each payment made by the Movant during the pendency of the Chapter 13 bankruptcy proceeding for the purpose of monitoring payments;

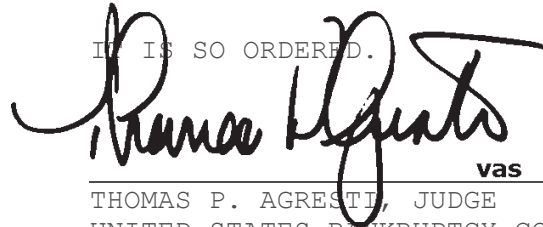
It is **FURTHER ORDERED** that the Lender identified above providing the requested refinancing, is permitted to encumber the 2016 Kia Sorento of the Debtor, and, the Movant is authorized to make, execute and deliver to the Lender, above-named, the necessary documents required to effectuate the refinancing referred to herein;

It is **FURTHER ORDERED** that:

(1) **Within seven (7) days of the date of this Order**, the Movant shall serve a copy of the within Order on each Respondent/Defendant (i.e., each party against whom relief is sought) and its attorney of record, if any, upon any attorney or party who answered the motion or appeared at the hearing, the Lender, and file a certificate of service; and,

(2) **Financing shall occur within thirty (30) days of this Order.**

IT IS SO ORDERED.



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THOMAS P. AGRESTI, JUDGE  
UNITED STATES BANKRUPTCY COURT

CONSENTED TO:

/s/ MICHAEL J. GRAML  
MICHAEL J. GRAML, ESQ.  
Attorney for Debtor/Movant  
714 Sassafras Street  
Erie, PA 16501  
(814) 459-8288  
PA I.D. No. 50220  
[mattorney@neo.rr.com](mailto:mattorney@neo.rr.com)

/s/ JANA S. PAIL  
RONDA J. WINNECOUR, ESQ.  
BY: JANA S. PAIL, ESQ.  
Office of the Chapter 13 Trustee  
USX Tower, Suite 3250  
600 Grant Street  
Pittsburgh, PA 15219  
PA I.D. No. 88910  
[cmecf@chapter13trsuteewdpa.com](mailto:cmecf@chapter13trsuteewdpa.com)

cc: Michael J. Graml, Esq.  
Ronda J. Winnecour, Esq.  
Office of the U.S. Trustee

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Steven C. Sementelli  
Debtor

Case No. 18-10849-TPA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: mgut  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2020.

db +Steven C. Sementelli, 1820 West 56 Street, Erie, PA 16509-1839

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 13, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
Karina Velter on behalf of Creditor JPMorgan Chase Bank, N.A. amps@manleydeas.com  
Michael J. Graml on behalf of Debtor Steven C. Sementelli mattorney@neo.rr.com,  
mjgraml@verizon.net  
Nicholas R. Pagliari on behalf of Creditor Tendto Credit Union, f/k/a Erie Community Credit  
Union npagliari@mijb.com, sburick@mijb.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6